



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

TODD E. KISER
Insurance Commissioner

SPECIAL NOTICE

To: Licensees Offering Stop-Loss Insurance to Small Employer Self-Funded Plans
From: Todd E. Kiser, Utah Insurance Commissioner
Date: March 14, 2014
Subject: Small Employer Stop-Loss Insurance

The Utah State Legislature during the 2013 General Legislative Session passed HB160, Health System Reform Amendments and during the 2014 General Legislative Session passed HB24, Insurance Related Amendments and HB76 Insurance Related Revisions. The bills established general insurance law that applies to small employer stop-loss insurers. Effective April 1, 2013, licensees offering or selling small employer stop loss products in Utah were required to comply with Utah Code Annotated (UCA) § 31A-43, Small Employer Stop-Loss Insurance Act, <http://le.utah.gov/UtahCode/section.jsp?code=31A-43>.

Pursuant to UCA § 31A-43-304 the Utah Insurance Department (Department) has adopted Utah Administrative Code (UAC) Rule R590-268, Small Employer Stop-Loss Insurance which requires the use of a universal application and required disclosure, <https://insurance.utah.gov/legal-resources/rules>.

The first filing of the actuarial certification is due on April 1, 2014, UCA § 31A-43-302(3). Additionally, small employer stop-loss insurance contracts must be filed with the Utah Insurance Department pursuant to Utah Administrative Code Rule R590-220. Both the annual report and the filings are required to be submitted via the System for Electronic Rate and Form Filing (SERFF).

Questions regarding the law or filing process should be directed to Jordan Tolman, (801)538-3861 or jrtolman@utah.gov.